

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shannon Marie Carl
Debtor

Case No. 21-00683-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Aug 30, 2021

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2021:

Recip ID	Recipient Name and Address
db	+ Shannon Marie Carl, 2048 West Philadelphia Street, York, PA 17404-5110
5415934	+ American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
5399853	+ American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
5399860	+ Crosscountry Mtg/doven, 1 Corporate Dr, Lake Zurich, IL 60047-8944
5399870	+ The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
5399871	+ USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
5399872	+ Wellspan, 1001 S GEORGE ST, YORK, PA 17403-3676

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Aug 30 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bankruptcy@huntington.com	Aug 30 2021 18:41:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
5399852	+ EDI: GMACFS.COM	Aug 30 2021 22:43:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
5399855	+ EDI: CAPITALONE.COM	Aug 30 2021 22:43:00	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5399854	+ EDI: CAPITALONE.COM	Aug 30 2021 22:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5399856	+ EDI: WFNNB.COM	Aug 30 2021 22:43:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5399857	+ EDI: WFNNB.COM	Aug 30 2021 22:43:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5399858	+ Email/Text: bankruptcy@consumerportfolio.com	Aug 30 2021 18:42:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
5399859	EDI: CCS.COM	Aug 30 2021 22:43:00	Credit Collection Services, P.O. Box 447, Norwood, MA 02062-0447
5399861	+ EDI: DISCOVER.COM	Aug 30 2021 22:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5399862	+ Email/Text: bankruptcy@huntington.com	Aug 30 2021 18:41:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
5399863	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 30 2021 18:40:39	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5399864	Email/Text: bankruptcy@nationalcreditsystems.com	Aug 30 2021 18:41:00	National Credit Systems, Inc., Attn: Bankruptcy, Po Box 312125, Atlanta, GA 31131
5399865	Email/Text: Bankruptcies@nragroup.com	Aug 30 2021 18:42:00	National Recovery Agency, P.O. Box 67015,

5399866	Email/Text: admin@pdminc.net	Aug 30 2021 18:41:00	Harrisburg, PA 17106-7015
5399867	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 30 2021 18:40:49	Professional Debt Mediation, Attn: Bankruptcy, 7948 Baymeadows Way, 2nd Floor, Jacksonville, FL 32256
5399868	EDI: RMSC.COM	Aug 30 2021 22:43:00	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5400307	+ EDI: RMSC.COM	Aug 30 2021 22:43:00	Synchrony/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
5399869	+ EDI: RMSC.COM	Aug 30 2021 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
			Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2021 at the address(es) listed below:

Name	Email Address
Lawrence V. Young (Trustee)	lyoung@cgalaw.com pa33@ecfcbis.com;lcondro@cgalaw.com;rminello@cgalaw.com
Nicholas G. Platt	on behalf of Debtor 1 Shannon Marie Carl ngp@mooney4law.com plattnr61895@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor CrossCountry Mortgage LLC bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Shannon Marie Carl**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 (Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:21-bk-00683-HWV**

Social Security number or ITIN xxx-xx-3791

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shannon Marie Carl

By the
court:

8/30/21



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: ChristopherGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.